

WHAT IS CLAIMED IS:

1) A method of facilitating an electronic commerce transaction between an automatic teller machine (ATM) user and an electronic commerce merchant via a global communications network said method comprising the steps of:

a) receiving, at one or more servers remote from the ATM and remote from one or more electronic commerce merchant servers, ATM data comprising transaction data;

b) reformatting, at the one or more remote servers, said transaction data into a first format that enables the transaction data to be utilized by a server located on a global communications network

c) transmitting, over the global communications network, the reformatted transaction data to the one or more electronic commerce merchant servers from the one or more remote servers;

d) receiving, at the one or more remote servers from the electronic commerce merchant, merchant data wherein said merchant data is generated by the one or more electronic commerce merchant servers in response to the reformatted transaction data;

e) reformatting, at the one or more remote servers, said merchant data into a second format that enables the merchant data to be utilized by the ATM, wherein said utilization by said ATM is effectuated without use of a browser; and

f) transmitting the reformatted merchant data to the ATM from the one or more remote servers.

2) The method of claim 1 wherein the ATM data further comprises account data associated with an account of said user, the transaction is associated with a transaction price, and the method further comprises the step of:

g) verifying with a processing network that the account of the user authorizes the transaction;

wherein, upon verifying that the account of the user authorizes the transaction, the transaction is settled by applying the transaction price to the account of the user.

3) The method of claim 2 wherein step g) is performed by the electronic commerce merchant, the processing network is a credit card company, and the transaction is settled between the credit card company and the electronic commerce merchant.

4) The method of claim 2 wherein step g) is performed by a facilitator of the transaction, the processing network is an entity that performs credit verification services, and the transaction is settled between the facilitator and the credit verification entity.

5) The method of claim 1 wherein the transaction is personal identification number (PIN)-based and associated with a transaction price, the ATM data further comprises PIN data corresponding to an account of said user, and the method further comprises the steps of:

g) verifying the PIN data with a processing network; and

h) verifying with the processing network that the account of the user authorizes the transaction;

wherein, upon verifying the PIN data and that the account of the user authorizes the transaction, the transaction is settled by applying the transaction price to the account of the user.

6) The method of claim 5 wherein steps g) and h) are performed by a facilitator of the transaction, the processing network is a financial institution, and the transaction is settled between the facilitator and the financial institution.

7) The method of claim 1 wherein the first format comprises at least one of extensible markup language (XML) or wireless markup language (WML).

8) The method of claim 1 wherein said transaction data comprises an inquiry from the ATM user regarding one or more electronic commerce offers.



- 15) The method of claim 14 wherein said one or more choice tags comprise one or more link tags wherein the one or more link tags associate a uniform resource locator (URL) with the selection.
- 16) The method of claim 14 wherein the one or more choice tags comprise one or more data tags wherein said one or more data tags transmit data relating to the transaction and wherein said one or more data tags each comprise a name tag, wherein said name tag identifies said data.
- 17) The method of claim 16 wherein said one or more data tags each further comprise a value tag wherein said value tag identifies value data associated with the name tag.
- 18) The method of claim 17 wherein said value tag indicates a request for data.
- 19) The method of claim 13 wherein the one or more message tags further comprise one or more header tags, wherein the header tags identify message type information; one or more receipt tags, wherein the receipt tags identify receipt printing information; one or more infotext tags, wherein the infotext tags identify ATM display information; one or more footer tags, wherein the one or more footer tags identify ATM display footer information; and one or more serverdata tags, wherein the one or more serverdata tags identify administrative transaction data.
- 20) The method of claim 19 wherein the one or more header tags comprise one or more timer tags, wherein the one or more timer tags force navigation upon an occurrence of a predetermined time lapse.
- 21) The method of claim 19 wherein the one or more receipt tags comprise one or more cut tags that indicate when a receipt should be cut at the ATM.
- 22) The method of claim 13 further comprising the steps of:
- d) receiving second transaction data from the ATM at the one or more servers in a second format wherein said second transaction data is capable of being utilized by the ATM;

e) reformatting said second transaction data wherein said reformatting comprises adding to said second transaction data one or more request tags wherein said one or more request tags indicate a user selection relating to said transaction and wherein said one or more request tags comprise one or more data tags; and

f) transmitting the reformatted second transaction data to the electronic commerce merchant, wherein the reformatted second transaction data is capable of being utilized by the server located on the global communications network.

23) The method of claim 22 further comprising the step of:

g) receiving third transaction data from the electronic commerce merchant at the one or more servers in said first format;

h) reformatting said third transaction data wherein said reformatting comprises adding to said third transaction data one or more responsedata tags wherein said one or more responsedata tags indicate user selection response information; and

i) transmitting the reformatted third transaction data to the ATM, wherein the reformatted third transaction data is capable of being utilized by the ATM.

24) The method of claim 13 further comprising the step of:

j) selecting a subset of said first transaction data for said reformatting.

25) A method for facilitating an electronic commerce transaction occurring over a global communications network between an electronic commerce merchant and a user of an automatic teller machine (ATM), wherein the ATM is capable of utilizing data relating to said transaction without use of a browser, and wherein said ATM comprises a display screen and one or more keys for indicating a selection relating to said transaction, comprising the step of:

- a) formatting offer data associated with the transaction for presentation at the ATM

wherein said formatting comprises the steps of:

- i) adding one or more card tags to the data, wherein said one or more card tags are associated with one or more cards, wherein the one or more card tags facilitate display of transaction information on the display screen and wherein said one or more card tags specify content information and layout information;
- ii) adding a navigation tag to the data, wherein the navigation tag facilitates navigation within cards, between cards or within the global communications network and wherein the navigation tag specifies key identification information and key linking information; and
- iii) modifying an input tag associated with the data, wherein the input tag facilitates acceptance of one or more input variables from the user and wherein the input tag specifies variable identification information and variable format information.

- 26) The method of claim 25 wherein said content information comprises text information and graphics information.
- 27) The method of claim 25 wherein said card tag further specifies receipt information.
- 28) The method of claim 25 wherein said key linking information comprises card linking information.
- 29) The method of claim 25 wherein said key linking information comprises URL linking information.
- 30) The method of claim 25 wherein the transaction is associated with a user account and further comprising the steps of:

b) formatting user account data, transaction value data and transaction identifier data, wherein said formatting comprises adding to the user account data a secure navigation indicator; and

c) transmitting said formatted user account data, transaction value data and transaction identifier data to the electronic commerce merchant via the global communications network.

31) The method of claim 25 further comprising the steps of:

d) formatting confirmation data, wherein said formatting comprises adding to the confirmation data a transaction status tag, wherein said transaction status tag facilitates indication of transaction status information to the user and specifies transaction identification information and status information; and

e) transmitting said formatted confirmation data to the ATM.

32) A system for facilitating an electronic commerce transaction between an automatic teller machine (ATM) user and an electronic commerce merchant via a global communications network comprising:

one or more servers, remote from the ATM and remote from one or more electronic commerce merchant servers, that receive ATM data comprising transaction data; reformat said transaction data into a first format that enables the transaction data to be utilized by a server located on a global communications network; transmit, over the global communications network, the reformatted transaction data to the one or more electronic commerce merchant servers; receive, from the electronic commerce merchant, merchant data wherein said merchant data is generated by the one or more electronic commerce merchant servers in response to the reformatted transaction data; reformat said merchant data into a second format that enables the

merchant data to be utilized by the ATM, wherein said utilization by said ATM is effectuated without use of a browser; and transmit the reformatted merchant data to the ATM.

33) A system for facilitating communication of information related to an electronic commerce transaction via a global communications network between an automatic teller machine (ATM) and a server of an electronic commerce merchant comprising:

one or more servers that receive first transaction data from the electronic commerce merchant in a first format, wherein said first transaction data is capable of being utilized by a server located on the global communications network; reformat said first transaction data, wherein said reformatting comprises adding to said first transaction data one or more message tags wherein the one or more message tags instruct the ATM to perform one or more functions relating to the electronic commerce transaction; and transmit said reformatted first transaction data to said ATM, wherein said reformatted first transaction data is capable of being utilized by the ATM, wherein said utilization by said ATM is effectuated without use of a browser.

34) A system for facilitating an electronic commerce transaction occurring over a global communications network between an electronic commerce merchant and a user of an automatic teller machine (ATM), wherein the ATM is capable of utilizing data relating to said transaction without use of a browser, and wherein said ATM comprises a display screen and one or more keys for indicating a selection relating to said transaction, comprising the step of:

one or more servers that format offer data associated with the transaction for presentation at the ATM wherein said formatting comprises the steps of:

- i) adding one or more card tags to the data, wherein said one or more card tags are associated with one or more cards, wherein the one or more card tags facilitate



display of transaction information on the display screen and wherein said one or more card tags specify content information and layout information;

ii) adding a navigation tag to the data, wherein the navigation tag facilitates navigation within cards, between cards or within the global communications network and wherein the navigation tag specifies key identification information and key linking information; and

iii) modifying an input tag associated with the data, wherein the input tag facilitates acceptance of one or more input variables from the user and wherein the input tag specifies variable identification information and variable format information.

35. A machine-readable medium that includes instructions for facilitating an electronic commerce transaction between an automatic teller machine (ATM) user and an electronic commerce merchant via a global communications network, wherein such instructions, when executed by a processor, cause the processor to:

a) reformat ATM data comprising transaction data into a first format that enables the transaction data to be utilized by a server located on a global communications network, wherein said ATM data is received at one or more servers remote from the ATM and remote from one or more electronic commerce merchant servers;

b) transmit, over the global communications network, the reformatted transaction data to the one or more electronic commerce merchant servers from the one or more remote servers;

c) reformat merchant data into a second format that enables the merchant data to be utilized by the ATM, wherein said utilization by said ATM is effectuated without use of a browser, wherein said merchant data is received at the one or more remote servers from the

electronic commerce merchant and is generated by the one or more electronic commerce merchant servers in response to the reformatted transaction data; and

d) transmit the reformatted merchant data to the ATM from the one or more remote servers.

36) A machine-readable medium that includes instructions for facilitating communication of information related to an electronic commerce transaction via a global communications network between an automatic teller machine (ATM) and a server of an electronic commerce merchant, wherein such instructions, when executed by a processor, cause the processor to:

a) reformat first transaction data wherein said reformatting comprises adding to said first transaction data one or more message tags wherein the one or more message tags instruct the ATM to perform one or more functions relating to the electronic commerce transaction; and wherein said first transaction data is received from the electronic commerce merchant at one or more servers in a first format and is capable of being utilized by a server located on the global communications network; and

b) transmit said reformatted first transaction data to said ATM wherein said reformatted first transaction data is capable of being utilized by the ATM and wherein said utilization by said ATM is effectuated without use of a browser.

37) A machine-readable medium that includes instructions for facilitating an electronic commerce transaction occurring over a global communications network between an electronic commerce merchant and a user of an automatic teller machine (ATM), wherein the ATM is capable of utilizing data relating to said transaction without use of a browser, and wherein said ATM comprises a display screen and one or more keys for indicating a selection relating to said transaction, wherein such instructions, when executed by a processor, cause the processor to:

- a) format offer data associated with the transaction for presentation at the ATM

wherein said formatting comprises the steps of:

- i) adding one or more card tags to the data, wherein said one or more card tags are associated with one or more cards, wherein the one or more card tags facilitate display of transaction information on the display screen and wherein said one or more card tags specify content information and layout information;
- ii) adding a navigation tag to the data, wherein the navigation tag facilitates navigation within cards, between cards or within the global communications network and wherein the navigation tag specifies key identification information and key linking information; and
- iii) modifying an input tag associated with the data, wherein the input tag facilitates acceptance of one or more input variables from the user and wherein the input tag specifies variable identification information and variable format information.

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